

Important Credit Card Business and Financial Information

2016 October

Unit : NTS Thousand : Card

Issuer	Effective Cards	Active Cards	Monthly Issuing Cards	Monthly Cancelled Cards	Revolving Balance	Undue Balance of Installment	Monthly Retail Sales Volume	Monthly Cash Advance Volume	Delinquency Ratio (3 months to 6 months) (%)	Delinquency Ratio (over 6 months) (%)	Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
Bank of Taiwan	231,086	109,903	2,025	912	229,912	8,893	626,671	1,329	0.27	0.15	555.37	1,470	8,985
Land Bank of Taiwan	229,206	125,752	3,176	787	281,954	51,116	797,044	655	0.44	0.25	1,009.39	1,206	14,438
Taiwan Cooperative Bank	436,746	266,407	6,108	4,162	633,630	213,283	2,390,839	3,521	0.49	0.43	270.30	0	34,336
First Commercial Bank	946,707	633,912	8,706	9,499	1,433,519	1,094,513	4,184,047	16,932	0.18	0.00	1,801.28	5,981	56,764
Hua Nan Commercial Bank	886,715	641,284	36,195	9,378	753,280	1,837,893	3,887,109	1,185	0.11	0.00	617.01	0	36,400
Chang Hwa Commercial Bank	429,522	208,979	2,634	2,983	365,984	155,578	1,309,604	660	0.40	0.01	589.49	2,075	22,399
The Shanghai Commercial & Savings Bank	355,524	177,109	1,516	1,750	710,737	177,821	972,286	6,652	0.70	0.23	909.09	5,493	26,663
Taipei Fubon Bank	2,378,819	1,719,001	25,367	27,957	6,245,009	8,767,266	16,395,327	52,190	0.15	0.00	754.33	24,852	237,015
Cathay United Bank	5,895,716	4,076,257	113,671	37,441	14,785,463	10,672,774	31,917,166	234,466	0.14	0.00	2,420.10	27,376	301,848
Bank of Kaohsiung	10,078	4,591	127	44	8,911	105	165,212	126	0.20	0.11	358.58	1	916
Mega International Commercial Bank(former The International Commercial Bank of China)	605,173	411,817	7,154	7,138	1,167,392	798,179	2,535,481	5,665	0.18	0.08	559.58	2,312	35,634
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,894,719	2,452,066	16,731	29,514	16,247,443	9,875,595	19,790,574	180,282	0.66	0.18	483.95	0	594,087
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	551,596	335,926	4,701	4,258	3,021,523	1,566,481	2,975,740	23,676	0.41	0.00	391.65	14,212	136,616
Taiwan Business Bank	330,676	125,780	640	1,585	455,867	83,972	952,511	3,487	0.14	0.01	143.12	1,351	21,795
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	352,901	213,131	1,315	4,058	1,873,945	586,442	1,365,805	9,637	0.34	0.00	569.88	11,758	114,721
Taichung Commercial Bank	200,952	78,351	3,463	1,304	268,403	43,534	503,943	0	2.53	1.08	207.91	0	16,482
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	599,462	411,187	5,366	9,807	2,668,181	1,569,961	4,246,224	49,071	0.26	0.00	2,579.14	7,829	75,364
Hwatai Bank	10,160	6,236	13	27	20,068	2,383	53,306	0	0.40	0.00	242.02	0	1,758
Shin Kong Commercial Bank	905,309	482,986	8,485	10,087	2,045,949	1,348,059	3,886,208	12,348	0.24	0.03	235.21	5,417	57,076
Sunny Bank	87,929	50,504	1,250	738	246,548	56,831	267,831	189	0.37	0.00	891.75	167	10,883
Cota Commercial Bank	17,112	11,110	111	84	31,259	14,970	110,513	50	0.67	0.00	4,491.53	412	2,173
Union Bank of Taiwan	2,009,285	1,041,579	38,169	24,251	4,774,714	2,655,760	7,079,196	100,061	0.28	0.00	122.37	13,404	139,951
Bank of Eastern International Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business)	1,785,507	1,029,836	294,792	21,379	4,714,433	5,856,978	4,405,354	197,645	0.41	0.12	100.44	15,884	158,065
Yuanta Bank(former Fuhwa Commercial Bank)	556,219	350,340	10,583	3,815	466,036	493,617	4,204,941	943	0.13	0.00	1,157.49	1,496	17,173
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,950,428	1,330,711	14,115	16,501	4,907,295	3,824,726	6,777,457	121,841	0.33	0.00	602.06	15,075	151,257
E. Sun Commercial Bank, Ltd.	4,240,623	2,955,269	44,049	24,031	11,401,103	9,756,461	24,974,353	188,039	0.25	0.00	1,093.76	37,827	380,964
Cosmos Bank, Taiwan	508,957	198,293	12,296	10,586	1,096,224	357,441	1,080,420	11,767	1.04	0.71	150.02	9,466	71,252
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,760	5,860	14	77	21,460	117	50,808	8	1.86	0.00	610.34	574	2,190
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,653,400	2,558,405	42,047	13,528	10,192,730	12,652,889	18,133,967	167,974	0.23	0.00	613.83	23,795	228,138
Ta Chong Bank Ltd.	600,274	324,751	8,732	6,284	928,931	3,553,600	1,936,629	74,209	0.02	0.02	487.84	13,508	102,607
Jih Sun International Bank	177,028	100,550	439	2,115	442,066	205,279	385,092	5,575	0.30	0.00	223.13	1,926	14,121
ErTie Commercial Bank	181,786	69,805	761	444	378,983	1,277,805	441,425	1,176	0.61	0.16	307.43	0	10,462
Chinatrust Commercial Bank	5,944,803	3,832,198	55,229	39,027	14,778,208	13,682,750	26,158,855	651,654	0.16	0.00	618.41	70,021	614,942
Taiwan Rakuten Card, Inc.	181,475	136,601	11,237	446	124,965	194,492	687,224	1,692	0.21	0.03	237.25	0	1,510
American Express International Inc.	168,882	113,168	3,045	2,725	342,415	0	3,848,877	1,387	0.32	0.00	261.09	1,686	22,331
Aeon Credit Card (Taiwan) Co., Ltd.	82,388	36,295	97	4,392	269,420	44,757	140,318	2,557	0.91	0.13	2,144.84	1,594	19,487
Total	40,409,923	26,625,950	784,359	333,114	108,333,960	93,482,321	199,638,357	2,128,649	0.28	0.04	573.24	318,168	3,740,803

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 Effective Cards : No. of cards issued and in normal condition minus No. of cards cancelled.

2.2 Active cards : Cards with charge activity in the past six months, excluding debit cards; cards with installment payment activity included; cards with revolving payment activity only excluded.

2.3 Monthly issuing cards : Reissued cards and renewed cards excluded.

2.4 Monthly cancelled cards : Cards newly cancelled.

2.5 Revolving balance : Amount of principal that incurs interest on revolving credit for the month.

2.6 Delinquency : Receivables in accounts where the amount paid by cardholders for the month does not cover the required minimum payment and accounts whether recourse action has been taken against the debtor

(primary and accessory) though no late payment has incurred. If the cardholder has charges past due for several months and subsequently makes payment sufficient to cover the minimum payment for one

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.